

## Abstract

A method and apparatus are provided for a method of offering coupons to a consumer at a point of sale. The method includes the steps of detecting entry of an identifier of an item to be purchased by the consumer at the point of sale, searching a database to identify a coupon that provides a discount on a purchase price of the item when used with a predetermined credit card and calculating a discount offered by the coupon for purchase of the item with the predetermined credit card; and displaying the calculated discount to the consumer.